Certificate Number: 15317-PAE-DE-037903132

Bankruptcy Case Number: 18-10959



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 1, 2023, at 4:23 o'clock PM PDT, Ivor Assaye completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 1, 2023 By: /s/Rowela Bagac

Name: Rowela Bagac

Title: Counselor